

Certificate Number: 03088-PAE-DE-030470149

Bankruptcy Case Number: 17-18672



03088-PAE-DE-030470149

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 23, 2018, at 7:38 o'clock PM CST, Kristina A McDowell completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 23, 2018 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor